OCCC CASE NO. L19-00137

IN THE MATTER OF:	§	BEFORE THE
TACHNOL NO. 440000	§	
LICENSE NO.: 1435720	§	OFFICE OF CONSUMER
	\$	
CAMERON WATSON	§	CREDIT COMMISSIONER
1907 WEST NAVAHO TRAIL	§	
KATY, TEXAS 77449	ş	STATE OF TEXAS

ORDER TO CEASE AND DESIST

The Office of Consumer Credit Commissioner ("OCCC") issues this Order to Cease and Desist against Cameron Watson, based on the violations of law described below.¹

Statement of Facts and Law

An individual who is employed at a pawnshop to write pawn transactions, buy or sell merchandise, or supervise another employee who writes pawn transactions or buys or sells merchandise to a consumer must either hold a pawnshop employee license on the date of employment or apply for a pawnshop employee license not later than the 75th day after beginning employment.²

On February 26, 2018, the OCCC received Cameron Watson's application for a pawnshop employee license related to Cameron Watson's employment with PP Pinnacle Properties LP, which is licensed by the OCCC under Master File No. 8863. Cameron Watson was issued a pawnshop employee license (No. 1435720) and the license is currently active.

According to the license application, Cameron Watson began working for PP Pinnacle Properties LP on December 4, 2017. Cameron Watson did not hold an active pawnshop employee license on December 4, 2017. Cameron Watson worked 84 days as a pawnshop employee before submitting a license application to the OCCC, in violation of Section 371.101(a) of the Texas Finance Code.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 371.101(a).

Authority

If the Commissioner has reasonable cause to believe that a person is violating Chapter 371, the Commissioner may issue an order to cease and desist from the violation, take affirmative action, or both, to enforce compliance.³

The Commissioner has reasonable cause to believe that Cameron Watson is violating Chapter 371 by writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without either holding a pawnshop employee license or applying for a pawnshop employee license within 75 days of beginning employment.

Order

IT IS ORDERED that Cameron Watson cease and desist from writing pawn transactions, buying or selling merchandise, or supervising another employee who writes pawn transactions or buys or sells merchandise without holding a pawnshop employee license or applying for a license within 75 days of beginning employment.

Violation of Order

Cameron Watson may be assessed an administrative penalty of up to \$1,000 for each day of violating this Order after it becomes final.⁴ Multiple violations may also result in license revocation.⁵

Right to Request Hearing

Cameron Watson has the right to request a hearing regarding this Order.⁶ A request must be made in writing and sent to the OCCC not later than 30 days after receiving this Order. The request must be sent to:

³ Tex. Fin. Code § 14.208(a).

⁴ Tex. Fin. Code § 14.208(c).

⁵ Tex. Fin. Code § 371.255; 7 Tex. Admin. Code § 85.604(b)(5), (7).

⁶ Tex. Fin. Code § 14.208(b).

Michael Rigby Office of Consumer Credit Commissioner 2601 N. Lamar Blvd. Austin, Texas 78705

If Cameron Watson requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.⁷ If Cameron Watson does not request a hearing by the deadline, this Order is considered final and enforceable.⁸

All communications with the OCCC concerning this matter must be through Michael Rigby, General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7623, or by email to michael.rigby@occc.texas.gov.

Signed this 9th day of November, 2018.

/s/Leslie L. Pettijohn
Leslie L. Pettijohn
Consumer Credit Commissioner
State of Texas

⁷ Tex. Fin. Code § 14.208(b).

⁸ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on November 15, 2018, a true and correct copy of this Order to Cease and Desist has been sent to Cameron Watson by regular mail and certified mail, return receipt requested, at:

CMRRR# 91 7199 9991 7037 5160 3635 Cameron Watson 1907 West Navaho Trail Katy, TX 77449

CMRRR# 91 7199 9991 7037 5160 3642 PP Pinnacle Properties LP ATTN: Cameron Watson 2004 N. Fry Rd. Houston, TX 77084

/s/Michael Rigby

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